

58. (Twice amended) The system of Claim 45, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

59. (Twice amended) The system of Claim 45, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

60. (Twice amended) The system of Claim 45, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

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61. (Twice amended) A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer; establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

74. (Twice amended) The method of Claim 61, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

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75. (Twice amended) The method of Claim 61, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

76. (Twice amended) The method of Claim 61, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

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78. (Twice amended) A computer readable medium containing instructions which, when executed by a processor, perform a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

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establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

80. (Twice amended) An apparatus for providing financial accounting, comprising:

means for establishing at least one file on a financial accounting computer;

means for establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

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82. (Twice amended) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions which, when executed by a processor, perform a method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between said at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Please add new Claims 83-120 as follows:

83. (New) A financial accounting system, comprising:

a financial accounting computer having at least one file;

a plurality of financial transaction computers for receiving data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

84. (New) The system of Claim 83, wherein said at least one other entity is a merchant.

85. (New) The system of Claim 83, wherein said at least one other entity is a financial institution.

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86. (New) The system of Claim 83, wherein said at least one other entity is a bank.

87. (New) The system of Claim 83, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

88. (New) The system of Claim 83, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

89. (New) The system of Claim 83, wherein said financial transaction computer is operated by said at least one other entity.

90. (New) The system of Claim 83, further comprising means for transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

91. (New) The system of Claim 83, wherein said data inputs are transferred from said financial transaction computer to said file of said accounting computer via a communication network.

92. (New) The system of Claim 83, wherein the data inputs are transferred from said financial transaction computer to said file of said financial accounting computer at about the time of the transaction.

93. (New) The system of Claim 83, wherein said data inputs include standardized codes.

94. (New) The system of Claim 93, wherein said standardized codes comprise financial transaction codes.

95. (New) The system of Claim 93, wherein said standardized codes comprise itemization codes.

96. (New) The system of Claim 83, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

97. (New) The system of Claim 83, wherein said user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

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98. (New) The system of Claim 83, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

99. (New) A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

100. (New) The method of Claim 99, wherein said at least one other entity is a merchant.

101. (New) The method of Claim 99, wherein said at least one other entity is a financial institution.

102. (New) The method of Claim 99, wherein said at least one other entity is a bank.

103. (New) The method of Claim 99, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

104. (New) The method of Claim 99, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

105. (New) The method of Claim 99, wherein said financial transaction computer is operated by said at least one other entity.

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106. (New) The method of Claim 99, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

107. (New) The method of Claim 99, wherein said data inputs are transferred from said financial transaction computer to said file of said accounting computer via a communication network.

108. (New) The method of Claim 99, wherein the data inputs are transferred from said financial transaction computer to said file of said financial accounting computer at about the time of the transaction.

109. (New) The method of Claim 99, wherein said data inputs include standardized codes.

110. (New) The method of Claim 109, wherein said standardized codes comprise financial transaction codes.

111. (New) The method of Claim 109, wherein said standardized codes comprise itemization codes.

112. (New) The method of Claim 99, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

113. (New) The method of Claim 99, wherein said user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

114. (New) The method of Claim 99, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

115. (New) The method of Claim 99, further comprising generating an accounting statement from said file of said financial accounting computer.

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116. (New) A computer readable medium containing instructions which, when executed by a processor, perform a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

117. (New) The method of Claim 116, further comprising generating an accounting statement from said file of said financial accounting computer.

118. (New) An apparatus for providing financial accounting, comprising:

means for establishing at least one file on a financial accounting computer;

means for establishing data inputs on a plurality of financial transaction computers, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said financial transaction computers to said at least one file of said financial accounting computer; and

means for providing access to said at least one file of said financial accounting computer for said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

119. (New) The apparatus of Claim 118, further comprising means for generating an accounting statement from said file of said financial accounting computer.